

NEWS TODAY

The UN General Assembly Adopts the Convention against Cybercrime

The convention adopted by **193 UN Member States** by **consensus**, aimed at strengthening international cooperation to **combat cybercrime and protecting societies from digital threats**.

- The Convention against Cybercrime will **open for signature** in Hanoi, Vietnam, in **2025**.
- It is first legally binding UN instrument on cybercrime & will **enter into force 90 days after being ratified by 40th signatory**.

Key Provisions

- **Domestic Legislation:** It mandates states to create domestic legislation making it **illegal to breach information & communication systems without authorization**.
- **International Cooperation:** Encourages member states to **cooperate in investigations, evidence sharing, & prosecution of cybercrimes**, while upholding principles of **sovereign equality, territorial integrity, & non-intervention in the domestic affairs of other states**.
 - ⊕ It also encourages states to establish **bilateral/multilateral arrangements** to facilitate the **transfer of personal data subject to appropriate safeguards**.
- **Child Protection:** It requires states to make it **illegal to producing, selling, distributing, broadcasting child sexual exploitation material**.
- **Human Rights:** States Parties shall ensure implementation of their obligations under the convention is consistent with international human rights law.

Significance

- It establishes a **global criminal justice policy** to protect society against cybercrime by '**fostering international cooperation**'.
- The convention represents a critical step in **empowering developing nations** to address increasingly sophisticated cyber challenges while **respecting their sovereign capabilities**.

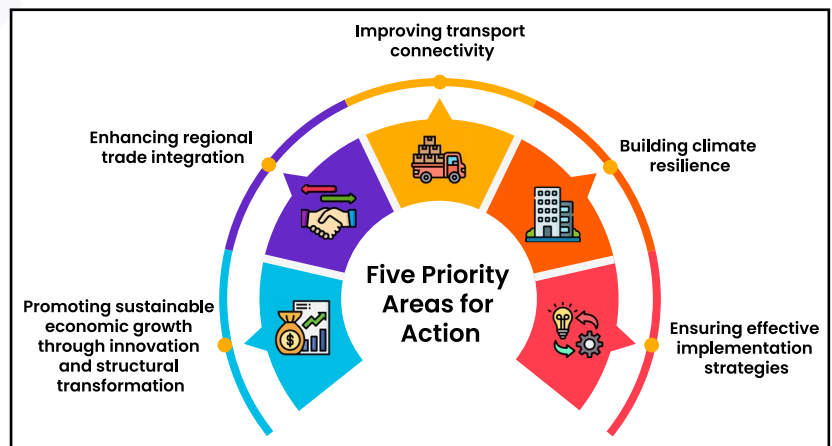
UN General Assembly adopts Programme of Action for Landlocked Developing Countries for Decade 2024-2034

It builds on **Vienna Programme of Action (2014-2024)** & **Almaty Programme of Action (2003)**, which laid groundwork for addressing challenges faced by **Landlocked Developing Country (LLDCs)**.

- It identifies **5 priorities** (refer Infographic) & sets various targets under it.

Key Targets

- **Boost labour productivity & job opportunities** across all sectors by 50% by 2034.
- **Provide support** to develop special economic zones, industrial parks, etc.
- **Reduce/eliminate arbitrary & unjustified non-tariff barriers** & double their global merchandise exports by 2034.
- **Effective implementation of WTO Agreement on Trade Facilitation in all LLDCs**.
- Reduce disaster risk in LLDCs through full implementation of **Sendai Framework for Disaster Risk Reduction 2015– 2030**.



About LLDCs

- Landlocked countries are countries that **do not have direct access to the sea**. There are **32 LLDCs** with a population of about 570 million.
- **Liechtenstein & Uzbekistan** are **doubly landlocked countries** (surrounded by other landlocked countries).

Challenges faced by LLDCs

- **Hurdles in Trade:** Relying on transit nations, leads to higher trade costs, delays & reduced competitiveness in global markets.
- **Slower Economic Growth:** Due to **limited trade & export opportunities, reduced FDI** etc.
 - ⊕ Global merchandise exports from LLDCs accounts for just **1.1% of total global exports (2022)**.

Centre Notifies 'Telecommunications (Procedures and Safeguards for Lawful Interception of Messages) Rules, 2024'

Centre has notified new rules under **Telecommunications Act, 2023**, replacing Rules 419 and 419A of the Indian Telegraph Rules, 1951.

Key Highlights of the Rules

- **Power to issue order:**
 - ⊕ **Competent Authority:** Union Home Secretary (or Home Secretary at state government level) or an officer, not below the rank Joint Secretary with proper authorization.
 - ⊕ **Authorised Agency:** Any other agency as authorised by Central Government.
 - ⊕ **For remote areas or operational needs:** Orders could be issued by the Head or second senior most officer of the authorised agency (at Central or State level)
- **Interception Duration:** Orders are valid for 60 days and extendable up to 180 days.
- **Obligations relating to Interception:** Authorized agencies must appoint two nodal officers to communicate interception orders to the DoT nodal officer or the telecom entity's nodal officer.
- **Safeguard Mechanisms:**
 - ⊕ **Review committee:** A Central Review Committee (led by the Cabinet Secretary) and State Review Committees ensure bi-monthly reviews of interception orders to ensure compliance.
 - ⊕ **Destruction of records:** Interception records must be destroyed **every six months**, unless required for functional requirements or court directions.

Key concerns

- **Increased discretionary powers** with limited supervision.
- **No judicial or parliamentary oversight**, relying solely on executive review.
- **Exemption for testing interception systems** by the government may enable unchecked surveillance.

Judicial Pronouncement on Power of interception

- **Telecommunications Act, 2023:** During 'public emergency' or in the 'interest of public safety', Government may intercept messages on certain grounds (Refer infographics).
- **People'S Union For Civilliberties (PUCL) Vs. Union of India And Another (1996):** Supreme Court held that expression "public safety" means the state or condition of **freedom from danger or risk for the people at large**, when either of these two conditions are not in existence, telephone tapping cannot be resorted.

Grounds on which interception is allowed under IT Act

- Sovereignty and integrity of India
- Defence and security of the State
- Friendly relations with foreign States
- Public Order
- Prevention of Offences

China Approves World's Largest Hydropower Dam on Brahmaputra

China has approved the construction of the world's largest dam and world's biggest infra project in **Medog region of Tibet**.

- The dam is **over three times the capacity of the Three Gorges Dam** (currently the world's largest, in central China).

Project Overview

- **Location:** Lower reaches of the Yarlung Zangbo River (Tibetan name for Brahmaputra) at a **huge gorge in the Himalayan** reaches where river **makes a huge U-turn** to flow into Arunachal Pradesh.
- **Stated Purpose:** To support China's **carbon neutrality goals, boost industries, and create jobs in Tibet**.

Concerns Associated with the Dam Construction

- **Engineering Challenges:** Tibetan plateau, regarded as the roof of the world, frequently experiences earthquakes as it is located over the tectonic plates.
- **Environmental Impact:** Potential disruption to local ecology and downstream water flow. Risk of altering the river's course, affecting agriculture and biodiversity.
- **Geopolitical Risks:** India and Bangladesh fear China's ability to control water flow—concerns about the dam's use to release excess water during conflicts, causing floods.



China and India have established **Expert Level Mechanism (ELM)** in 2006 to address trans-border river issues under which China provides India with hydrological data on Brahmaputra and Sutlej rivers during flood seasons. India is also **building its hydropower dam on the Brahmaputra in Arunachal Pradesh**.

RBI set up a committee to develop a Framework on ethical use of AI in Financial Sector

The Reserve bank of India has set up a committee to develop a **Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI)** in Financial Sector

- The **8 member committee** is headed by **Dr. Pushpak Bhattacharya**.
- It will recommend a framework assessing the current level of adoption of AI in financial services, identifying potential risks associated with AI etc.

Benefits AI in Financial Services

- **Operational Efficiency:** AI can **automate repetitive & time-consuming tasks**, allowing financial institutions to process large amounts of data faster & accurately. E.g. **loan application processing**.
- **Enhanced Decision Making:** AI enables more sophisticated financial decision-making through **Predictive analytics** that **forecast market trends**. E.g. **Algorithmic Trading**
- **Customer Relationship:** Financial institutions leverage AI to improve customer interactions by implementing **24/7 AI-powered chatbots & virtual assistants**.
- **Improved Risk Management:** AI is used to prevent fraud before it happens as opposed to the traditional reactive approach to fraud detection.

Concerns

- **Embedded Bias:** AI model can **reproduce/ amplify biases & discriminatory patterns** that were mirrored in the data used to train the model which can lead to **financial exclusion**.
- **Data Privacy and Security:** Potential breaches of personal data protection regulations.
- **Other:** Inconsistent AI responses, increased **exposure to cyber-attacks etc.**

Report on Trend and Progress of Banking In India 2023-24 released by Reserve Bank of India (RBI)

RBI released its annual report under the **Banking Regulation Act, 1949**, highlighting the performance of the banking sector in 2023-24.

Key Highlights

- **Scheduled Commercial Banks (SCBs)**
 - ⊕ **Credit Growth & Profitability:** SCBs recorded improved profitability for the sixth consecutive year.
 - ⊕ **Improved Asset Quality:** Gross NPAs declined to a 13-year low at 2.5% in September 2024.
 - ⊕ **Strong Capital Position:** The Capital-to-Risk-Weighted Assets Ratio (CRAR) stood at **16.8%** as of September 2024, meeting regulatory requirements.
 - ◆ **RBI mandates banks to maintain a minimum CAR of 9% against the 8% CRAR required under BASEL-III norms.**
 - » CRAR is a ratio that **compares the value of a bank's capital (or net worth) against the value of its various assets weighted according to risk.**
- **Urban Co-operative Banks (UCBs):** The combined balance sheet expanded, with asset quality improving for the third straight year.
- **Non-Banking Financial Companies (NBFCs):** Achieved double-digit credit growth, with GNPA falling to 3.4% by September 2024.
- **Technological Advancements:** Emerging platforms like the **Unified Lending Interface (ULI)** and **Open Credit Enablement Network (OCEN)** aim to enhance credit access for small businesses and individuals.
- **Financial Inclusion:** The upcoming **National Strategy for Financial Inclusion (NSFI) 2025-30** will deepen financial inclusion while addressing emerging challenges.

Report has also raised **concern about rising banking frauds**. Stating fraud cases surged to ₹21,367 crore during April-September 2024, up from ₹2,623 crore last year, **threatening reputation, operations, and financial stability**.

Also in News



Arsenic Contamination

High arsenic levels detected in staple foods like rice and wheat in 11 districts of Bihar (linked to groundwater contamination) by Patna-based Cancer Research Centre.

About Arsenic:

- **Nature:** Transparent, odorless, and toxic metalloid.
- **Causes for Arsenic Contamination**
 - ⊕ **Natural:** Over 50 years, River Ganga's shifting pattern has created zones where arsenic accumulates between its crests and troughs.
 - ⊕ **Anthropogenic:** Mining and excessive groundwater extraction.
- **Health Effects of Arsenic Contamination:** Skin keratinization, hyperpigmentation, arsenicosis, and hyperkeratosis.

Various studies have also shown that excessive groundwater withdrawal has also **increased arsenic in West Bengal** and **fluoride levels in Rajasthan Maharashtra**.



Panama Canal

U.S. President-elect Donald Trump threatened to reimpose U.S. control over the Panama Canal.

About Panama Canal

- It is an **82-km (51-mile) artificial waterway that connects Pacific & Atlantic Oceans** through Panama.
- The canal transports ships through **Gatun Lake**.
- **Significance:**
 - ⊕ It is **one of the two most strategic artificial waterways** in the world, the other being the Suez Canal.
 - ⊕ It **shortens the journey of ships between east and west coasts of U.S.** by 8,000 miles (around 22 days).





Subordinate Legislation

Recently Subordinate legislations notified under the Post Office Act, 2023 i.e. the Post Office Rules, 2024 and Post Office Regulations, 2024.

Subordinate Legislation

- **Subordinate legislation** is the legislation made by an authority subordinate to the legislature.
- Such legislation is to be made within the framework of the **powers so delegated by the legislature and is, therefore, known as delegated or subordinate legislation.**
- **'Committee on Subordinate Legislation (15 members)'** constituted in both houses ensure that executive powers are exercised within constitutional and legislative boundaries.



Viksit Panchayat Karmayogi' Initiative

Ministry of Personnel, Public Grievances & Pensions launched 'Viksit Panchayat Karmayogi' Initiative on Good Governance Day.

- **Good Governance Day** is celebrated on **25th December** to commemorate the birth anniversary of former Prime Minister Atal Bihari Vajpayee.

About Viksit Panchayat Karmayogi' Initiative

- **Aim:** To enhance the **capacity and competence** of **Panchayati Raj Institutions (PRIs)** by equipping elected representatives and officials with the tools and knowledge required for effective governance and participatory planning.
- It is part of the broader **'Prashasan Gaon Ki Aur'** campaign.
- **The program promotes decentralized governance** and grassroots-level decision-making.



National Rainfed Area Authority (NRAA)

NRAA organised workshop for policy discourse on rainfed areas.

- Rainfed areas occupy about **51% of the country's net sown area and account for nearly 40% of the total food production.**

About NRAA:

- **Nodal Ministry:** Ministry of Agriculture & Farmers Welfare
- **Genesis:** Established in 2006 as an expert body for **dryland and rainfed agriculture development.**
- **Key Mandates:** Develop a **national strategy for sustainable rainfed farming**, Coordinate and **converge agricultural and wasteland development programs, etc.**



Global Antibiotic Research and Development Partnership

WHO and GARDP jointly released report on policy and regulatory interventions to address antibiotic shortages in low and middle-income countries.

About GARDP

- **Genesis:** GARDP is a not-for-profit organization established in 2016 by the WHO and the Drugs for Neglected Disease initiative (DNDi). It was legally formed as a Swiss foundation in 2018.
- **Purpose:** To deliver on WHO's **Global Action Plan on Antimicrobial Resistance (2015)**
- **Role:** Works with public, private, and non-profit sectors to preserve antibiotics for future generations.
- **GARDP Strategy (2024-2028):** Focuses on developing and ensuring the availability of essential antibiotic treatments globally.



JIGYASA program

CSIR conducted Scientific Aptitude Assessment Exercise under JIGYASA program.

About JIGYASA program

- Launched by **CSIR** in collaboration with **Kendriya Vidyalaya Sangathan (KVS).**
- Its key Objective is to **enhance classroom learning through research-based, hands-on experiences in laboratories** for school students.
- It promotes curiosity and scientific temperament as **part of Scientific Social Responsibility (SSR).**
- Activities include student **residential programs, lab visits, onsite experiments, science clubs, and tinkering labs.**



Veer Baal Diwas

Recently, the Veer Baal Diwas celebrated on the 26th December.

About Veer Baal Diwas

- It is annually observed on **December 26 since 2022.**
- **It honors the bravery and sacrifice** of the 10th Sikh guru **Guru Gobind Singh's youngest sons - Zorawar Singh and Fateh Singh.**
 - ⊕ Both were captured by the Mughal forces at Anandpur fort and martyred around December 26, 1705.
- The Government of India also confers the **Pradhan Mantri Rashtriya Bal Puraskar (PMRBP)** to children for exceptional achievements in seven categories.

Places in News



Greenland (Capital: Nuuk)

US President-elect Donald Trump has expressed interest in buying Greenland from Denmark.

Political Features

- **Location:** It is the **world's largest island**, lying in the **North Atlantic Ocean.** Greenland is part of **Denmark.**
 - ⊕ **Two-thirds** of the island lies within the **Arctic Circle.**
- **Surrounding Countries:** It is separated from Canada's Ellesmere Island to the north by only 16 miles.
 - ⊕ The nearest European country is Iceland.

Geographical Features

- **It has world's 2nd largest ice sheet after that of Antarctica.**
- **Major Rivers:** Watson, Zackenberg, Akuliarusiaruup Kuua etc.
- **Highest Mountain:** Mt. Gunnbjorn Fjeld (3700 m).
- **Northeast Greenland National Park** is the world's largest national park.
- Greenlanders experience **24 hours of sunlight in the summer.**



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



PRAYAGRAJ



PUNE



RANCHI